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3-24-04

Express Mail Label: EV 189444270 US

Date of Deposit: March 16, 2004

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5 *Rhonda Dunn*

Rhonda Dunn

10 **IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

RECEIVED

In re Application of: Stefek, et al

Docket No.: BARR0005

MAR 22 2004

15 Serial No. : 09/895,605

Art Unit: 2121

Technology Center 2100

Filed: 29 June 2001

Examiner: Booker, Kelvin E.

20 **Title: METHOD AND APPARATUS FOR AN INTEGRATIVE MODEL OF MULTIPLE ASSET CLASSES**

March 16, 2004

Assistant Commissioner for Patents

25 Mail Stop Non Fee Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

30 Sir:

This is responsive to the Office Action, dated 16 December 2003, for the above-identified patent application. Amendment to the Claims is attached hereto. Two Declarations pursuant to 37 CFR 1.131 are attached hereto. An Information Disclosure Statement is attached hereto.